

**Information to identify the case:**

Debtor 1	<u>Angel L Rodriguez</u>	Social Security number or ITIN	xxx-xx-2136
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amaris La Llave Padilla</u>	Social Security number or ITIN	xxx-xx-9070
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-27768-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angel L Rodriguez

Amaris La Llave Padilla

11/14/22

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Angel L Rodriguez  
Amaris La Llave Padilla  
Debtors

Case No. 17-27768-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 14, 2022

User: admin  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Angel L Rodriguez, Amaris La Llave Padilla, 378 Dewitt Avenue, Belleville, NJ 07109-2739
cr	+ JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 155 E. 44th Street, 5th Floor, Suite 142, New York, NY 10017-4100
517042397	+ Administracion de Asume, P.O. Box 71414, San Juan, PR 00936-8514
517042398	+ Anabel Irizarry, Urbanizacion Buena Ventura, Calle Pascua #9030, Mayaguez, PR 00682-1279
517042400	Banco Popular-Mastercard, 209 Munoz Rivera Ave, San Juan, PR 00918
517042401	Banco Santander Puerto, Avenue 65 Infanteria, Esq. Calle 13, San Juan, PR 00926
517042412	+ Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557
517042413	+ Craner, Satkin, Scheer & Schwartz, 32 Park Avenue, P.O. Box 367, Scotch Plains, NJ 07076-0367
517042418	+ Estado Libre Asatode P.R., Departamento de la familia, P.O. Box 70376, San Juan, PR 00936-8376
517042423	+ Imagine Progressive, 36 Newark Avenue, Belleville, NJ 07109-4119
517042428	+ Luis Chapman, 73 Mountainview Blvd., Wayne, NJ 07470-6709
517042429	+ Mountainside Hospital, P.O. Box 1330, Montclair, NJ 07042-1330
517042432	Portfolio Recovery, 120 Corp. Blvd., Ste. 100, Norfolk, VA 23502
517042433	+ Ramapo Valley Anesthesia, P.O. Box 4640, Rutherford, NJ 07070-0464
517042437	+ Stearns, P.O. Box 8068, Virginia Beach, VA 23450-8068
519659822	+ Stearns Lending, LLC, c/o Guaranteed Rate, Inc, 1 Corporate Drive #360, Lake Zurich, Illinois 60047-8945
519659823	+ Stearns Lending, LLC, c/o Guaranteed Rate, Inc, 1 Corporate Drive #360, Lake Zurich, Illinois 60047, Stearns Lending, LLC c/o Guaranteed Rate, Inc 60047-8945
517272141	+ Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517089769	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, et al, PLLC 10700, Abbotts Ridge Rd, Ste 170, Duluth, GA 30097

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 14 2022 22:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 14 2022 22:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bncmail@w-legal.com	Nov 14 2022 22:16:00	USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
517128994	+ Email/Text: hildaris.burgos@popular.com	Nov 14 2022 22:16:00	Banco Popular De Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
517042399	+ Email/Text: hildaris.burgos@popular.com	Nov 14 2022 22:16:00	Banco Popular-Mastercard, Banco Popular, Po Box 362708, Attn: Bankruptcy, San Juan, PR 00936-2708
517042404	EDI: CAPITALONE.COM		

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		Nov 15 2022 03:08:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517042406	+ Email/Text: ering@cbhv.com	Nov 14 2022 22:16:00	CBHV, P.O. Box 831, Newburgh, NY 12551-0831
517042403	+ EDI: CAPITALONE.COM	Nov 15 2022 03:08:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517042402	+ EDI: CAPITALONE.COM	Nov 15 2022 03:08:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517042407	+ EDI: CITICORP.COM	Nov 15 2022 03:08:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
517042414	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 14 2022 22:24:42	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517042416	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 14 2022 22:24:51	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517042419	Email/Text: collecadminbankruptcy@fnni.com	Nov 14 2022 22:15:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
517042420	Email/Text: collecadminbankruptcy@fnni.com	Nov 14 2022 22:15:00	First National Bank, Po Box 3412, Omaha, NE 68103
517042422	+ EDI: AMINFOFP.COM	Nov 15 2022 03:08:00	Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517042421	EDI: AMINFOFP.COM	Nov 15 2022 03:08:00	Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
517164439	EDI: JEFFERSONCAP.COM	Nov 15 2022 03:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517042408	EDI: JPMORGANCHASE	Nov 15 2022 03:08:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
517042409	EDI: JPMORGANCHASE	Nov 15 2022 03:08:00	Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101
517042410	EDI: JPMORGANCHASE	Nov 15 2022 03:08:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517042411	EDI: JPMORGANCHASE	Nov 15 2022 03:08:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517186037	EDI: JPMORGANCHASE	Nov 15 2022 03:08:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038
517239788	Email/PDF: resurgentbknottifications@resurgent.com	Nov 14 2022 22:24:43	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517239806	Email/PDF: resurgentbknottifications@resurgent.com	Nov 14 2022 22:24:43	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517042424	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 14 2022 22:15:00	Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
517042426	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 14 2022 22:15:00	Loancare Inc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517114089	EDI: AGFINANCE.COM	Nov 15 2022 03:08:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517042430	+ EDI: AGFINANCE.COM	Nov 15 2022 03:08:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517042431	+ EDI: AGFINANCE.COM	Nov 15 2022 03:08:00	OneMain, Po Box 1010, Evansville, IN 47706-1010

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517164026	EDI: PRA.COM	Nov 15 2022 03:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517164027	EDI: PRA.COM	Nov 15 2022 03:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517181792	EDI: PRA.COM	Nov 15 2022 03:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517129818	EDI: PRA.COM	Nov 15 2022 03:08:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
517042434	+ Email/Text: clientservices@simonsagency.com	Nov 14 2022 22:16:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517042436	+ Email/Text: bankruptcy@sw-credit.com	Nov 14 2022 22:16:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517042435	+ Email/Text: bankruptcy@sw-credit.com	Nov 14 2022 22:16:00	Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
517048079	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517042438	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517042439	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036
517042442	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
517042440	+ EDI: RMSC.COM	Nov 15 2022 03:08:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517042445	+ EDI: USAA.COM	Nov 15 2022 03:08:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
517268684	+ Email/Text: bncmail@w-legal.com	Nov 14 2022 22:16:00	USAA SAVINGS BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
517042444	+ EDI: USAA.COM	Nov 15 2022 03:08:00	Usaa Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517042446	EDI: USAA.COM	Nov 15 2022 03:08:00	Usaa Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
517042448	+ EDI: WFFC2	Nov 15 2022 03:08:00	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
517042449	+ EDI: WFFC2	Nov 15 2022 03:08:00	Wells Fargo Bank Card, Po Box 14517, Des Moines, IA 50306-3517
517155669	EDI: WFFC2	Nov 15 2022 03:08:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517042405	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238

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517042415	*+	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517042417	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517042425	*+	Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
517042427	*+	Loancare Inc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517354250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517354251	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517042443	*+	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
517042441	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517042447	*+	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:**

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Alexandra T. Garcia	on behalf of Creditor Stearns Lending LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Stearns Lending LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Charles H. Jeanfreau	on behalf of Creditor USAA Federal Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com
David G. Beslow	on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis T. Tarlecki	on behalf of Creditor Stearns Lending LLC Njefmail@mwc-law.com, ftarlecki.kashlaw@gmail.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor Stearns Lending LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

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Mark Goldman

on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go  
ldmanBeslowLLC@jubileebk.net

Mark Goldman

on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go  
ldmanBeslowLLC@jubileebk.net

Melissa S DiCerbo

on behalf of Creditor Stearns Lending LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor JPMORGAN CHASE BANK N.A. sdeluca@hasbanilight.com, hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16